

**UNITED STATES BANKRUPTCY COURT
MIDDLE DISTRICT OF FLORIDA
ORLANDO DIVISION**

In re: CAROL R. WILSON

CASE NO.:
Chapter 13

6:12-bk-03297

Debtor(s).

Third Amended Chapter 13 Plan

COMES NOW, the Debtor(s) and files this Chapter 13 Plan. The projected disposable income of the Debtor(s) is submitted to the supervision and control of the Chapter 13 Standing Trustee, and the Debtor(s) shall pay the following sums to the Chapter 13 Standing Trustee:

PLAN PAYMENTS

Payment Number by months		Amount of Monthly Plan payment
1-4		\$1,802.50
5-60		\$1,970.00

See attached spreadsheet

The Debtor(s)(s) shall pay by money order, cashier's check or wage deduction, to Laurie K. Weatherford, Chapter 13 Standing Trustee, P.O. Box 1103, Memphis, Tennessee 38101-1103. The Debtor(s) name and case number must be indicated clearly thereon and received by the due dates for payments established by court order.

PAYMENT OF CLAIMS THROUGH THE PLAN

Attorney Fees

Attorney Name	Claim Amount	Payment Amount	Payment Month Numbers
Veronica Anderson, Esquire	\$1,574.00	\$214.00	1-2
		\$64.00	3-4
		\$203.60	5-9

Priority Claims

The fees and expenses of the Trustee shall be paid over the life of the Plan at the rate allowed as governed by the guidelines of the United States Trustee.

Secured Claims Which Will Extend Beyond the Length of the Plan

Debtor will apply to the Court for permission to (1) have her trustee payment deducted directly from her paycheck; (2) for an Order for Mediation; and (3) an Order confirming

that debtor's monthly mortgage payment shall not exceed \$712.00 per month plus escrow, or 30 percent of her gross monthly income. Plan includes payment of mediation fee in the amount of \$300.00.

Secured Creditor	Description of Collateral	Monthly Mortgage Payment	Payment Month Numbers
Wells Fargo	Homestead: 12815 Oulton Circle, Orlando, FL	\$1,130.00 This amount includes \$712.00 P and I plus escrow	Long term payment continues beyond plan

Secured Pre-petition Arrearage

Name of Creditor	Claim Amount	Payment Amount	Payment Month Numbers
None			

Secured Post-petition Arrearage

None

Secured Claims Which Will Not Extend Beyond the Length of the Plan

Creditor	Property	Claim	Payment	Months
American Honda Finance	2006 Honda Accord	\$3856.15 at 9.79%	Over 24 months \$177.56	1-24
HOA of Eagle Creek	12815 Oulton Cr. Orlando, FL	\$14,759.21 PD @ 18%	\$100.00	1-4
			\$256.00	5-59
			\$279.21	60

Property to Be Surrendered:

Debtor will surrender the following collateral in full satisfaction of any claim. Nothing herein is intended to abrogate Debtor's state law contract claims.

Name of Creditor	Claim Amount	Description of Property
Countrywide Mortgage	\$143,959.00	115 Alameda Dr Kissimmee, FL
Hsbc/rs	\$35,990.00	115 Alameda Dr Kissimmee, FL

Valuation of Security:

Name of Creditor	Claim Amount	Payment Amount	Payment Month Numbers
None			

Executory Contracts:

The following Executory Contracts are assumed

Name of Creditor:	Description of Collateral:	Month Numbers:
-	None	-

The following Executory Contracts are rejected:

Name of Creditor:	Description of Collateral:
None	-

Unsecured Creditors: whose claims are allowed shall receive a pro rate share of the balance of the funds remaining after payments to Priority and Secured Creditors are made. Approximate percentage: **Unknown%**.

Other Provisions:

1. Any secured creditor who is paid in full pursuant to this plan shall release their lien, promptly, upon receipt of the last payment.
2. The provisions of 11 U.S.C. 1327 apply to this plan and no interest, penalties, attorney's fees or other charges shall be due to any creditor except those provided for in this Chapter 13 plan.
3. In the event there is an increase in the escrow amount due on any mortgage debt, it is the responsibility of the creditor to notify the Chapter 13 Trustee and the debtor, in an appropriate manner as provided by law. In the event that the mortgage holder does not notify the Chapter 13 Trustee and the debtor, any increase in the escrow shall be deemed discharged upon successful completion of the plan and the granting of the final discharge.
4. Property of the Estate reverts in the Debtor(s) upon confirmation of the plan, OR upon completion of all plan payments and the discharge of Debtor(s).
5. Upon the final payment of any secured claim provided for in this plan, the lienholder shall promptly tender to the Debtor any and all documents evidencing title and/or ownership of the collateral securing the claim.
6. Domestic Support: Not Applicable

Dated: 8-8-2012



CAROL R. WILSON, Debtor

CERTIFICATE OF SERVICE

I/We hereby certify that a true and correct copy of the foregoing was filed with the Clerk of the Bankruptcy Court and furnished by United States mail, postage prepaid, or electronic mail, to All Creditors and Parties in Interest as listed on the Court's Matrix as attached, this 8th day of August, 2012.

/s/ Monica Robertson-Udokwu

Attorney for the Debtor
Florida Bar No.
Anderson and Associates, P.A.
1339 W. Colonial Drive
Orlando, Florida 32804
Telephone: (407) 843-9901
Fax: (407) 843-9903

Label Matrix for local noticing

Homeowner association eagle creek

United States Trustee - ORL7/13 7

113A-6

c/o Karen Wonsetler, P.A.

135 W Central Blvd., Suite 620

Case 6:12-bk-03297-KSJ

860 N. Orange Ave., Ste. 135

Orlando, FL 32801-2440

Middle District of Florida

Orlando, Fl 32801-1011

Orlando

Wed Aug 8 13:35:02 EDT 2012

United States Bankruptcy Court
135 West Central Boulevard Suite 950
Orlando, FL 32801-2443(p)AMERICAN HONDA FINANCE
P O BOX 168088
IRVING TX 75016-8088Albertelli Law
PO Box 23028
Tampa, FL 33623-2028American InfoSource LP as agent for
InSolve Recovery, LLC
PO Box 269093
Oklahoma City, OK 73126-9093(p)CAPITAL ONE
PO BOX 30285
SALT LAKE CITY UT 84130-0285(c)CBE GROUP
131 TOWER PARK DR STE 100
WATERLOO IA 50701-9374Citibank Usa
Attn.: Centralized Bankruptcy
Po Box 20507
Kansas City, MO 64195-0507Citifinancial
Po Box 499
Hanover, MD 21076-0499Citifinancial Retail S
Po Box 22066
Tempe, AZ 85285-2066Countrywide Home Lending
Attn: Bankruptcy SV-314B
Po Box 5170
Simi Valley, CA 93062-5170Emc Mortgage Corp
2780 Lake Vista Drive
Lewisville, TX 75067-3884Florida Department of Revenue
Bankruptcy Unit
Post Office Box 6668
Tallahassee FL 32314-6668HOUSEHOLD FINANCE CORPORATION III
636 GRAND REGENCY BLVD.
BRANDON, FL 33510-3942Homeowners Association Eagle Creek
Attn: Danielle Riggan, Esquire
860 N. Orange Avenue
Suite 135
Orlando, FL 32801-1011Homeowners Association of Eagle Creek
c/o Karen Wonsetler, P.A.
860 N. Orange Ave.
Suite 135
Orlando, FL 32801-1011(p)HSBC BANK
ATTN BANKRUPTCY DEPARTMENT
PO BOX 5213
CAROL STREAM IL 60197-5213Internal Revenue Service
Post Office Box 7346
Philadelphia PA 19101-7346JP Morgan Chase Bank NA
Attn: Any Officer
1111 Polaris Parkway
Columbus, OH 43240-2050Macys/fdsb
Macy's Bankruptcy
Po Box 8053
Mason, OH 45040-8053Maf Collection Service
134 S Tampa St
Tampa, FL 33602-5354Midland Credit Management, Inc.
8875 Aero Drive, Suite 200
San Diego, CA 92123-2255Orange County Tax Collector
Attn: Earl K. Wood
Post Office Box 2551
Orlando FL 32802-2551Orange County Tax Collector
Earl K. Wood Tax Collector
PO Box 2551
Orlando, FL 32802-2551Orange County Tax Collector
PO Box 545100
Local Business Tax Division
Orlando, FL 32854-5100Orlando Fcu
1117 S Westmoreland Dr
Orlando, FL 32805-3866(p)PORTFOLIO RECOVERY ASSOCIATES LLC
PO BOX 41067
NORFOLK VA 23541-1067Portfolio Recovery&aff
Attn: Bankruptcy
120 Corporate Blvd Ste 100
Norfolk, VA 23502-4962

Sams Club

Sears/cbsd

Thd/cbsd

Attention: Bankruptcy Department

Po Box 6189

Po Box 6497

Po Box 103104

Sioux Falls, SD 57117-6189

Sioux Falls, SD 57117-6497

Roswell, GA 30076-9104

Wells Fargo Home Mortgage
 MAC X7801-03K
 3476 Stateview Blvd
 Fort Mill, SC 29715-7203

West Asset
 Attn: Bankruptcy
 P.O. Box 105478
 Atlanta, GA 30348-5478

Carol Rosemarie Wilson
 12815 Oulton Circle
 Orlando, FL 32832-6127

Laurie K Weatherford
 Post Office Box 3450
 Winter Park, FL 32790-3450

Monica Robertson-Udokwu
 Anderson and Associates PA
 1339 W. Colonial Drive
 Orlando, FL 32804-7133

The preferred mailing address (p) above has been substituted for the following entity/entities as so specified by said entity/entities in a Notice of Address filed pursuant to 11 U.S.C. 342(f) and Fed.R.Bank.P. 2002 (g)(4).

AMERICAN HONDA FINANCE CORPORATION
 NATIONAL BANKRUPTCY CENTER
 P.O. BOX 168088
 IRVING, TX 75016-8088

(d)American Honda Finance Corp.
 PO Box 60001
 City Of Industry, CA 91716-0001

Capital 1 Bank
 Attn: C/O TSYs Debt Management
 Po Box 5155
 Norcross, GA 30091

Hsbc/rs
 Hsbc Attn: Bankruptcy
 Po Box 15522
 Wilmington, DE 19850

Portfolio Recovery Associates, LLC
 PO Box 41067
 Norfolk VA 23541

Addresses marked (c) above for the following entity/entities were corrected
 as required by the USPS Locatable Address Conversion System (LACS).

Cbe Group
 131 Towe Park Dr Suite 1
 Waterloo, IA 50702

The following recipients may be/have been bypassed for notice due to an undeliverable (u) or duplicate (d) address.

(u)Wells Fargo Bank

(u)866-716-6441

(u)Cbc/aes/nct

(u) Sallie Mae, Inc
Attn: Payment Dept
P.O. Box 9532

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End of Label Matrix
Mailable recipients 37
Bypassed recipients 4
Total 41